

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): A computer readable medium ~~program-product~~ having ~~a plurality of program steps~~ encoded thereon instructions to be executed on a computer to generate a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said ~~program-product~~ medium comprising:

~~means~~ computer executable instructions for providing a database;  
computer executable instructions ~~means~~ for receiving a credit application from at least one remote application input location, said credit application containing application data;  
computer executable instructions ~~means~~ for saving said credit application in said database;  
computer executable instructions ~~means~~ for selectively forwarding said received credit application to ~~one or more~~ a plurality of funding sources;  
computer executable instructions ~~means~~ for receiving ~~a~~ funding decisions from said ~~one or more~~ plurality of funding sources, said funding decisions containing funding source data; and  
computer executable instructions ~~means~~ for storing said funding source data in said database.

Claim 2 (currently amended): A computer ~~program-product~~ as readable medium as in claim 1, further comprising computer executable instructions ~~means~~ for selectively providing statistical data regarding credit application processing.

Claim 3 (currently amended): A computer ~~program-product~~ readable medium as in claim 2, further comprising computer executable instructions ~~means~~ for selectively providing statistical data regarding funding source decisions.

Claim 4 (currently amended): A computer ~~program-product~~readable medium as in claim 1, further comprising computer executable instructions ~~means~~ for selectively providing statistical data regarding funding source decisions.

Claim 5 (currently amended): A method of generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said method comprising the steps of:

- a) providing a database;
- b) receiving a credit application from a remote application input location said credit application containing application data;
- c) storing said application in said database;
- d) selectively forwarding said received credit application to ~~one or more~~a plurality of funding sources;
- e) receiving ~~a~~ funding decisions from said ~~one or more~~a plurality of funding sources, said funding decisions containing funding source data;
- f) storing said funding source data in said database; and
- g) repeating steps b) thru f) a plurality of times.

Claim 6 (original): A method as in claim 5, further comprising the step of selectively providing statistical data regarding credit application processing.

Claim 7 (original): A method as in claim 5, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 8 (original): A method as in claim 6, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 9 (currently amended): A computer ~~program-product~~readable medium as in claim 1, further comprising computer executable instructions ~~means~~ for generating workflow management data regarding said credit application processing.

Claim 10 (currently amended): A computer ~~program product~~readable medium as in claim 1, further comprising computer executable instructions ~~means~~ for generating an audit trail associated with said credit application processing.

Claim 11 (original): A method as in claim 5, further comprising the step of generating workflow management data regarding said credit application processing.

Claim 12 (original): A method as in claim 5, further comprising the step of generating an audit trail associated with said credit application processing.

Claim 13 (withdrawn): An apparatus for generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said apparatus comprising:

- a processor configured to:
  - provide a database;
  - receive a credit application from a remote application input location, said credit application containing application data;
  - store said application in said database;
  - selectively forward said received credit application to one or more funding sources;
  - receive a funding decision from said one or more funding sources, said funding decision containing funding source data; and
  - store said funding source data in said database.

Claim 14 (withdrawn): An apparatus as in claim 13, further comprising the step of selectively providing statistical data regarding credit application processing.

Claim 15 (withdrawn): An apparatus as in claim 13, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 16 (withdrawn): An apparatus as in claim 14, further comprising the step of selectively providing statistical data regarding funding source decisions.

Claim 17 (withdrawn): An apparatus as in claim 13, further comprising the step of generating workflow management data regarding said credit application processing.

Claim 18 (withdrawn): An apparatus as in claim 13, further comprising the step of generating an audit trail associated with said credit application processing.

Claim 19 (currently amended): A method of generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said method comprising the steps of:

- a) providing a database;
- b) receiving ~~a~~ credit applications from a plurality of remote application input locations, said credit applications containing application data; said plurality of remote application input locations including one or more groups of remote application input locations each belonging to one of a set of dealerships;
- c) storing said applications in said database;
- d) selectively forwarding said received credit applications to ~~one or more~~ a plurality of funding sources;
- e) receiving ~~a~~ funding decisions from said ~~one or more~~ plurality of funding sources, said funding decisions containing funding source data;
- f) storing said funding source data in said database; and
- g) repeating steps b) thru f) a plurality of times.

Claim 20 (original): The method according to claim 19, further comprising the steps of:

- h) aggregating data for a particular one of said set of dealerships; and
- i) providing said one of said set of dealerships with a consolidated report using said aggregated data.

Claim 21 (withdrawn): An apparatus for generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said apparatus comprising:

a processor configured to:

provide a database;

receive a credit application from a plurality of remote application input locations, said credit application containing application data; said plurality of remote application input locations including one or more groups of remote application input locations each belonging to one of a set of dealerships;

store said application in said database;

selectively forward said received credit application to one or more funding sources;

receive a funding decision from said one or more funding sources, said funding decision containing funding source data; and

store said funding source data in said database.

Claim 22 (withdrawn): The apparatus according to claim 21, wherein said processor is further configured to:

aggregate data for a particular one of said set of dealerships; and

provide said one of said set of dealerships with a consolidated report using said aggregated data.

Claim 23 (currently amended): A computer ~~program-product~~ readable medium having ~~a plurality of program steps encoded thereon instructions~~ to be executed on a computer to generate a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said ~~program-product~~ medium comprising:

computer executable instructions ~~means~~ for providing a database;

computer executable instructions ~~means~~ for receiving a credit applications from a plurality of remote application input locations, said credit applications containing application data; said plurality of remote application input locations including one or

more groups of remote application input locations each belonging to one of a set of dealerships;  
computer executable instructions means for storing said applications in said database;  
computer executable instructions means for selectively forwarding said received credit applications to ~~one or more~~ a plurality of funding sources;  
computer executable instructions means for receiving ~~a~~ funding decisions from said ~~one or more~~ plurality of funding sources, said funding decisions containing funding source data; and  
computer executable instructions means for storing said funding source data in said database.

Claim 24 (currently amended): The computer ~~program product~~ readable medium according to claim 23, further comprising:

computer executable instructions means for aggregating data for a particular one of said set of dealerships; and  
computer executable instructions means for providing said one of said set of dealerships with a consolidated report using said aggregated data.